

**REMARKS**

In response to the restriction requirement set forth in the Office Action mailed March 19, 2004 (Paper No. 5), applicant hereby provisionally elects claims 1-14 and 28-34 for continued examination. In addition, applicant has amended claim 15 (from which claims 16-22 depend), 23 (from which claims 24-27 depend) and 35 (from which claims 36-40 and 51 and 52, as amended, depend) to address a method of funding one or more network sites by receiving payments. Accordingly, it is respectfully asserted that claims 15-22, 23-27, 35-40 and 51-52 be included for continued examination.

Claim 1 is amended to delete the word "only," thereby broadening the claim. Support for the amendment is found in the specification as originally filed on page 20, lines 3-5.

Claim 15 is amended to depend from claim 8 and clarify that the third party provides insurance adjustment as a benefit. Support for the amendment is found in the specification on page 22, line 22 to page 23, line 1.

Claim 23 is amended to depend from claim 8 and clarify that an adjustment in the medical cost is a benefit.

Claim 35 is amended to recite providing funding for a network site and adds elements of claim 7, as originally filed.

Claims 41-50 are canceled.

Claims 51 and 52 are amended to depend from claim 35.

Claims 53-56 are canceled.

Applicant has responded in full to the restriction requirements and respectfully requests that claims 1-49 and 51-52 be examined based on this response to the restriction requirement.

Should the Examiner determine that a discussion with applicant's attorney would facilitate the examination, the Examiner is invited to call the attorney at the number provided below.

Dated: April 27, 2004

Respectfully submitted,

By Cheryl Bab  
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